

LOMA

Be it known to all to whom these presents come that

Arpit G. Khandelwal

having completed the requirements for the designation

Associate, Life Management Institute

has been awarded that designation with all the rights,
honors and privileges thereunto appertaining.

In Witness Whereof, the Seal of the Association and the signature
of its duly authorized officer are affixed to this diploma.

March, 2015



A handwritten signature in blue ink, which appears to read "Robert M. Keizer".

President and CEO

